

Core Documents Unveils Group Coverage HRA (GCHRA): A Game-Changer for Employer Health Benefits

Our GCHRA, particularly the Deductible Gap Plan, is a powerful tool to reduce healthcare costs while providing employees with comprehensive, tax-free benefits.

BRADENTON, FL, UNITED STATES, August 8, 2025 /EINPresswire.com/ -- [Core Documents](#), a leader in affordable employee benefits solutions since 1997, is excited to highlight its [Group Coverage Health Reimbursement Arrangement \(GCHRA\)](#), an innovative plan designed to seamlessly integrate

with group health insurance policies, offering employers significant cost savings while enhancing employee benefits. The [GCHRA](#) empowers businesses to reimburse a wide range of out-of-pocket medical expenses, such as deductibles, copayments, coinsurance, and specific benefits not covered by traditional group health plans, all on a tax-free basis.

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Gene C. Ennis - Core Documents

Maximize Savings with the GCHRA Deductible Gap Plan

Rising health insurance premiums have pushed many employers to seek cost-effective solutions without compromising employee coverage. Core Documents' GCHRA addresses this challenge by allowing employers to pair a high-deductible health plan (HDHP) with a

customized HRA to cover the deductible gap, insulating employees from increased out-of-pocket costs.

For example, an employer can select a group health plan with a \$5,000 deductible to significantly reduce premium costs. Through the GCHRA Deductible Gap Plan, the employer can design the



Core Documents' Group Coverage HRA or GCHRA Plan Document

HRA to reimburse employees for deductible expenses between, say, \$2,001 and \$5,000, while employees cover only the first \$2,000. This approach can lead to substantial premium savings—often enough to offset the cost of funding the HRA—while ensuring employees face minimal financial impact from the higher deductible. On average, only about 20% of employees incur expenses that qualify for deductible gap reimbursement, making this a highly cost-efficient strategy for employers.

Flexible and Comprehensive Reimbursement Options

The GCHRA, also known as an integrated HRA, is designed to work exclusively with employer-sponsored group health plans that meet Affordable Care Act (ACA) minimum essential coverage requirements.

Unlike stand-alone HRAs, the GCHRA is tailored for employees enrolled in the employer's group health plan, offering tax-free reimbursements for qualified medical expenses as defined by IRS Publication 502. These include:

- Deductibles, copayments, and coinsurance
- Out-of-pocket expenses not covered by the group plan, such as mental health services or family planning costs
- Employer-defined specific benefits, such as dental or vision expenses, for a more tailored approach

Employers have full control over the GCHRA's design, setting monthly or annual reimbursement allowances, specifying eligible expenses, and even incorporating cost-sharing options like employee deductibles or coinsurance percentages. For instance, an employer might cover 85% of eligible expenses up to the allowance, with employees responsible for the remaining 15%, providing additional budget control.

Why Choose Core Documents' GCHRA?

- **Cost Control:** By pairing a GCHRA with an HDHP, employers can significantly lower premium costs while maintaining robust employee benefits. Unused HRA funds remain with the employer, and rollovers can be permitted to encourage employee engagement.
- **Employee Protection:** The GCHRA Deductible Gap Plan shields employees from the financial



burden of higher deductibles, ensuring access to quality care without increased out-of-pocket costs.

- Flexibility: Employers can customize allowances based on employee classes, family status, or age, and choose whether to allow funds to roll over from year to year, offering unmatched flexibility.
- Tax Advantages: Reimbursements are tax-free for employees and tax-deductible for employers, maximizing savings for both parties.
- Compliance and Simplicity: Core Documents' GCHRA plan documents, starting at just \$199, ensure compliance with IRS, ACA, and ERISA regulations. Our expert team simplifies administration, making it easy for businesses of all sizes to implement and manage.

A Proven Solution for Modern Employers

"Core Documents has been helping employers navigate the complexities of employee benefits for nearly three decades," said Gene C. Ennis, President at Core Documents. "Our GCHRA, particularly the Deductible Gap Plan, is a powerful tool for businesses looking to reduce healthcare costs while providing employees with comprehensive, tax-free benefits. It's a win-win for recruitment, retention, and financial efficiency."

With the GCHRA, employers can offer a high-quality health benefit that competes in today's job market while keeping costs predictable and manageable. Whether enhancing an existing group health plan or offsetting the impact of a higher deductible, Core Documents' GCHRA delivers flexibility, savings, and peace of mind.

Get Started Today

Ready to transform your employee benefits strategy? Visit www.coredocuments.com to learn more about the GCHRA and our comprehensive HRA plan document packages starting at just \$199. Watch our short video, "How to Save on Group Health Premiums," to see the GCHRA Deductible Gap Plan in action, or contact our team at 888-755-3373 for free consultation.

About Core Documents

Core Documents has been a trusted provider of IRS-compliant employee benefit plan documents for over 27 years. Specializing in Section 125 Cafeteria Plans, Premium Only Plans, Health FSAs, Dependent Care FSA, ICHRAs, QSEHRAs, EBHRAs, GCHRAs, Wrap SPDs, and Educational Assistance Plans. Core Documents helps employers nationwide maximize tax savings and compliance.

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